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To: [Petroleum Inquiries](#)
Subject: pricing/margins
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Attachments: [image001.gif](#)

Hi, First of all I would like to say IRAC has been doing a better job with the margins so far but I think we need more of a margin.

We had a couple of farmers question why marked diesel is the same price as clear diesel at the pumps?

Clear diesel is now 14 cents higher off the truck than it is at the pumps as it used to be 6 to 8 cents more at the pumps.

If our margins are 23 cents how are we even suppose to compete. Our biggest discount we offer is 7 cents to bigger volumes just to compete as bigger companies can offer 7 to 16 cents off. Last consultant said "well don't do discounts" which is impossible if you want to keep some of your customers.

One factor I don't think IRAC considers (besides rising fuel cost to deliver) is credit card fees.

I will break it down WITHOUT a discount but 98 percent of diesel is discounted to compete.

Lets say a customer orders 1000\$ of clear diesel. Total volume would be 367 liters giving us a total profit of 84\$ before taxes and expenses.

If that said person pays with a credit card(most do at 2.5-3%) that equals 25\$-30\$ out of that 84\$ just for c.c. fees and we didn't even take fuels costs,discount,time,taxes etc off that 84\$.

We may be left with taking home 20\$ off that 1000\$. If we add our max discount we don't make a cent. Credit card fees for clear diesel is 7 to 8 cents alone off of that 23 cents.

Does that sound good? We need a constant margin of 25 to 30 cents in my opinion and that still would not be that good.

Like to hear your thoughts. Thanks

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